

# UTILITY APPLICATION

Attorney Docket No.: 1DATA.099A

First Named Inventor: Lisa C. Tidwell

Title: **SYSTEMS AND METHODS FOR ASSESSING THE  
RISK OF A FINANCIAL TRANSACTION USING  
GEOGRAPHIC-RELATED INFORMATION**

Express Mail Label No.: EV 319020380

**Direct all correspondence to Customer No.: 20995**

Date: December 9, 2003

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22386 U.S. PTO  
10/731212



## Mail Stop Patent Application

United States Patent and Trademark Office

PO Box 1450

Alexandria, VA 22313-1450

The following enclosures are transmitted herewith to be filed in the patent application of:

Inventors:

- |                      |                        |
|----------------------|------------------------|
| 1. Lisa C. Tidwell   | 2. Amy L. Swift        |
| 3. Cassandra Mollett | 4. Mark Wallin         |
| 5. Lance D. Pate     | 6. Charles R. Williams |

## APPLICATION ELEMENTS:

- (X) Specification in 95 pages.
- (X) Drawings in 23 sheets.
- (X) Declaration by Inventors in 6 pages.

Originally signed

## OTHER APPLICATION PARTS:

- (X) Recordation form cover sheet and Assignment in 4 total pages (cover sheet & assignments).
- (X) Power of attorney form and copy of assignment in 5 pages.
- (X) Return prepaid postcard.

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**FILING FEES:**

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Basic Utility		1001 (\$770)		\$770
Non-English Spec.		1053 (\$130)		\$0
Recordation Fee		8021 (\$40)	1x 40 =	\$40
Excess Claims > 20	32 - 20 = 12	1202 (\$18)	12 x 18 =	\$216
Independent > 3	8 - 3 = 5	1201 (\$86)	5 x 86 =	\$430
Multiple Claim		1203 (\$290)		\$0
			<b>TOTAL FEE DUE</b>	<b>\$1456</b>

(X) A check in the amount of **\$1,456** to cover the Total Fee Due is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment to Account No. 11-1410.



Nira M. Brand  
 Registration No. 52,648  
 Agent of Record  
 Customer No. 20,995  
 (949) 760-0404

MAIL STOP PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

Attorney Docket No. : 1DATA.099A

Applicants : Tidwell, et al.

For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A FINANCIAL  
TRANSACTION USING GEOGRAPHIC-  
RELATED INFORMATION

Agent : Nira M. Brand


"Express Mail"  
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Date of Deposit : December 9, 2003

I hereby certify that the accompanying

Transmittal letter; Specification in 95 pages; 23 Sheets of Drawings;  
**SIGNED** Declaration by Inventor in 6 pages; Recordation Form Cover  
Sheet and Assignment in 4 pages; Power of Attorney by Assignee and  
Copy of Assignments in 5 pages; Checks for Filing Fees; Return Prepaid  
Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Nelson Merida

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